

**FPB BANCORP, INC.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3049671	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$248	\$232	-6.4%		
Loans	\$189	\$167	-11.8%		
Construction & development	\$2	\$12	543.6%		
Closed-end 1-4 family residential	\$7	\$10	42.8%		
Home equity	\$4	\$9	120.8%		
Credit card	\$0	\$0			
Other consumer	\$8	\$5	-31.7%		
Commercial & Industrial	\$56	\$13	-76.5%		
Commercial real estate	\$110	\$114	3.4%		
Unused commitments	\$18	\$11	-39.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$34	198.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$4	-80.9%		
Cash & balances due	\$13	\$12	-6.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$234	\$226	-3.5%		
Deposits	\$218	\$210	-3.7%		
Total other borrowings	\$15	\$15	0.0%		
FHLB advances	\$15	\$15	0.0%		
Equity					
Equity capital at quarter end	\$14	\$7	-53.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.6%	3.0%	--		
Tier 1 risk based capital ratio	7.7%	4.3%	--		
Total risk based capital ratio	9.0%	5.6%	--		
Return on equity <sup>1</sup>	-130.3%	-127.5%	--		
Return on assets <sup>1</sup>	-8.8%	-4.4%	--		
Net interest margin <sup>1</sup>	3.3%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	29.6%	38.9%	--		
Loss provision to net charge-offs (qtr)	127.4%	69.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	3.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.8%	7.4%	9.7%	1.0%	--
Closed-end 1-4 family residential	2.5%	7.5%	2.5%	1.3%	--
Home equity	6.9%	22.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	1.1%	2.5%	1.5%	--
Commercial & Industrial	5.3%	13.8%	0.5%	1.5%	--
Commercial real estate	11.2%	6.0%	0.1%	0.9%	--
Total loans	8.5%	7.4%	0.5%	0.9%	--